

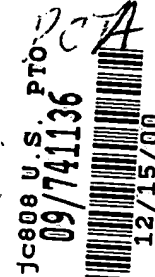


JC962 U.S. PTO



12/15/00

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Brian Von Herzen
Timothy L. Kay
Edwin A. Suominen

Art Unit: : _____

Int'l Application No. : PCT/US00/10345

Examiner: : _____

U.S. Application No. : _____

Filing Date : December 15, 2000

Title : Electronically Transmitted Payment System

Assistant Commissioner for Patents
Washington, D.C. 20231

Express Mail Label No. EL 588 335 274 USNEW APPLICATION TRANSMITTAL

Dear Sir:

Enclosed for filing is a **U.S. National Phase** application of Brian Von Herzen et al., filed under 35 U.S.C. § 371 and the PCT. This application claims priority of PCT International Application No. PCT/US00/10345, which claims priority of U.S. Provisional Applications No. 60/129,403, filed April 15, 1999, and No. 60/176,401, filed January 13, 2000.

Small entity status is claimed.

APPLICATION PAPERS ENCLOSED

- 44 pages of specification, including 14 pages of claims and 1 page of abstract.
- 10 sheets of computer program listing, in protective cover.
- 15 drawing sheets.

OTHER DOCUMENTS ENCLOSED

- Preliminary Amendment.

FEES

Small entity status is claimed. Upon entry of the enclosed preliminary amendment, this application contains 4 independent claims and 29 total claims. A check

for \$476.00 is enclosed to cover the basic filing fee (\$355.00) and fees for 1 excess independent claim (\$40.00) and 9 excess total claims (\$81.00).

This application is submitted without a declaration from the inventors. Please send a notice of missing parts, under 37 C.F.R. § 1.494(c), to the undersigned.

Please feel free to telephone the undersigned if it would in any way advance prosecution of this application.

Respectfully submitted,

Dated: December 15, 2000

By:



Edwin A. Suominen
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